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110. The method as recited in claim ~~109~~⁵⁹, wherein the variable information comprises other than a client name, address, age, medical status, tobacco habits, type of life insurance and amount of life insurance coverage.

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111. The method as recited in claim ~~109~~⁵⁹, wherein the variable product information comprises financial product information.

63
112. The method as recited in claim ~~109~~⁵⁹, wherein the variable product information pertains to an individual life insurance product other than a term life insurance product.

61
113. The method as recited in claim ~~110~~⁶⁰, wherein the variable product information pertains to an individual life insurance product other than a permanent life insurance product.

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114. The method as recited in claim 39, further comprising sending the combined communication to the client by means other than the internet.

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115. The method as recited in claim ~~114~~⁵⁴, wherein the variable information comprises other than a client name, address, age, medical status, tobacco habits, type of life insurance and amount of life insurance coverage.

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116. The method as recited in claim ~~114~~⁵⁴, wherein the variable product information comprises financial product information.

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117. The method as recited in claim ~~114~~⁵⁴, wherein the variable product information pertains to an individual life insurance product other than a term life insurance product.

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118. The method as recited in claim ~~115~~⁵⁵, wherein the variable product information pertains to an individual life insurance product other than a permanent life insurance product.

117
119. The method of claim 80, further comprising sending the communication, created for each of the corresponding and the respective one of the plurality of the clients, to the respective client by means other than the internet.

118
120. The method as recited in claim 117, wherein the variable information comprises other than a client name, address, age, medical status, tobacco habits, type of life insurance and amount of life insurance coverage.

119
121. A method as recited in claim 117, wherein the variable product information comprises financial security product information.

120
122. A method as recited in claim 117, wherein the variable product information pertains to an individual life insurance product other than a term life insurance product.

121
123. A method as recited in claim 117, wherein the variable product information pertains to an individual life insurance product other than a permanent life insurance product.

122
124. A method as recited in claim 117, wherein the variable information comprises financial product information.

128
125. A method as recited in claim 117, wherein the variable product information pertains to a plurality of different financial products.

129
126. A method as recited in claim 117, wherein the variable product information pertains to a non-property and non-casualty insurance.

130
127. A method as recited in claim 117, wherein the variable product information pertains to an individual life insurance product.

131 117
128. A method as recited in claim ~~119~~, wherein the variable product information pertains to an individual term life insurance product.

132 117
129. A method as recited in claim ~~119~~, wherein the variable product information pertains to an individual life insurance product other than a term life insurance product.

133 117
130. A method as recited in claim ~~119~~, wherein the variable product information pertains to an individual permanent life insurance product.

134 117
131. A method as recited in claim ~~119~~, wherein the variable product information pertains to a disability insurance product.

123 122
132. A method as recited in claim ~~124~~, wherein the financial product information pertains to an annuity.

124 122
133. A method as recited in claim ~~124~~, wherein the financial product information pertains to a savings product.

125 122
134. A method as recited in claim ~~124~~, wherein the financial product information pertains to an investment product.

126 122
135. A method as recited in claim ~~124~~, wherein the financial product information pertains to a loan product.

127 122
136. A method as recited in claim ~~124~~, wherein the financial product information pertains at least one of an equity instrument, a debt instrument, a money market fund, and a mutual fund.--